



## Afford To Stay Warm

Unless you are one of the worlds fortunate few that have acquired great wealth, chances are you are living on some sort of a budget. The problem with making a budget is predicting what things will cost and determining how much money to set aside for any unexpected expenses. The grocery bill that got out of control because you added a few extra treats for the kids and medical expenses that skyrocketed beyond belief, just to name a couple. Predicting uncontrollable expenses is like “rolling the dice”, if you get lucky all is well and you have earned spousal bragging rights but, if your wrong get ready for a lot of financial stress in your home. Budgeting would be so much easier if we new what all of our expenses are for the year to the penny.

For many, home heating fuel has been an unpredictable expense. As heating fuel prices rise beyond budget many families reach for another blanket and let the house temperature drop to an uncomfortably cold temperature. What these families don't realize is that they can take control over their heating bill. Kosco, the area's leading home heating and home comfort provider offers price protection plans that allow home owners to cap their fuel price. Price protection allows plan holders to take control over annual fuel price in two ways.

First, the price per gallon of fuel is guaranteed never to exceed the protected plan price. If retail prices were to drop below the plan price you automatically get the lower price. You can't lose; In-fact last year Kosco clients that went on a price protection plan saved over thirty cents per gallon at peak.

Second, Kosco offers flexible payment plans that allow you to choose the payment that fits your budget. Six, eight and ten-month payment plans are available. The payments do not change making it easy to budget throughout the heating season. Accurate budgeting is now possible right to the penny.

Turning an unpredictable cost like home heating oil to a controlled payment can bring comfort and warmth into your home. Kosco's “no surprises” approach to home comfort means that you will not be inundated with the small print adding extra fees that oil companies may charge.” Says Mike Berardi Manager of Kosco's Rhinebeck office.

“It's all about taking control over your expenses; Kosco has provided me with a no lose solution to my home heating budget. I chose to go with Kosco's flexible payment price protection plan. I'll control my cost and save a bundle.” Jane Puedam told us during a visit to her Dutchess County home.

This article was compiled with the assistance of Mike Berardi of Kosco he can be reached at 845-876-2033 or 845-331-0770.